

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.

Date: 26 Sept 2000

Signed: [Signature]
Peter K. Trzyna (Reg. No. 62601)



PATENT

Paper No. 2

File: Carr-P1-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. : 09/604,696
Filed : June 26, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit : 2781
Examiner :

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

DECLARATION AND POWER OF ATTORNEY

S I R :

With respect to the above-identified enclosed Patent Application, as a below-named inventor, I hereby declare that:

My residence and post office address, and citizenship, are correctly stated below.

I believe that I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention in the undersigned's above-identified Patent Application. I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims. I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a)(b), and (c) which state in part:

(a)...Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith in dealing with the Office, which includes a duty to disclose to the Office all information known to that individual to be material to

PETER K. TRZYNA
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Chicago, IL 60680-7131
(312) 240-0824

patentability as defined in this section. The duty to disclose information exists with respect to each pending claim until the claim is canceled or withdrawn from consideration, or the application becomes abandoned... There is no duty to submit information which is not material to the patentability of any existing claim... The Office encourages applicants to carefully examine:...

- (2) the closest information over which individuals associated with the filing or prosecution of a patent application believe any pending claim patentability defines, to make sure that any material information contained therein is disclosed to the Office.

(b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and

- (1) It establishes, by itself or in combination with other information, a prima facie case of unpatentability of a claim;...

A prima facie case of unpatentability is established when the information compels a conclusion that a claim is unpatentable under the preponderance of evidence, burden-of-proof standard, giving each term in the claim its broadest reasonable construction consistent with the specification, and before any consideration is given to evidence which may be submitted in an attempt to establish a contrary conclusion of patentability.

(c) Individuals associated with the filing or prosecution of a patent application within the meaning of this section are:

- (1) Each inventor named in the application;
- (2) Each attorney or agent who prepares or prosecutes the application; and
- (3) Every other person who is substantively involved in the preparation or prosecution of the application and who is associated with the inventor, with the assignee or with anyone to whom there is an obligation to assign the application.

I do not know and do not believe the invention was ever known or used in the United States of America before my invention thereof, or patented or described in any printed publication in any country before my invention thereof or more than one year prior to this application and that the same was not in public use or on sale in the United States of America more than one year prior to this application.

I hereby appoint the following as my attorney to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: Peter K. Trzyna (Reg. No. 32,601).

Address all correspondence to Peter K. Trzyna, P.O. Box 7131, Chicago, IL 60680-7131.

Address all telephone calls to Peter K. Trzyna at telephone number (312) 240-0824.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statement may jeopardize the validity of the application or any patent issued thereon.

Inventor's Printed Full Name: Philip Carragher

Inventor's Signature: _____

Date: _____

Citizenship: _____

Residence & Post Office Address: _____

City: _____

State Zip: _____

Philip Carragher



7-7-00

U. S. Citizen

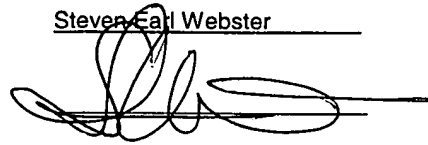
904 Lookout Court

Windsor

Colorado 80550

Inventor's Printed Full Name : Steven Earl Webster

Inventor's Signature:



Date:

17 July 2000

Citizenship:

U. S. Citizen

Residence & Post Office Address: 2569 Newfound Harbor Drive

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Date: 26 Sept 2000

Signed: [Signature]
Peter K. Trzyna (Reg. No. 32,601)



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**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY
STATUS (37 C.F.R. §§ 1.9(f) and 1.27(b)) -
INDEPENDENT INVENTOR**

S I R :

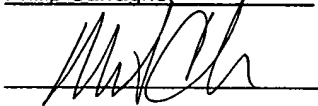
As an above-identified inventor, I hereby declare that I qualify as an independent inventor as defined in 37 C.F.R. Sec. 1.9(c) for purposes of paying reduced fees under Sections 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention described in the above-identified patent application, in that each of us has not assigned, granted, conveyed or licensed, and are under no obligation to assign, grant, convey or license, any rights to the invention to any person who would not qualify as a small entity under 37 C.F.R. Sec. 1.9. There is no such person, concern, or organization to which either of the undersigned has assigned, granted, conveyed or licensed, or is under an obligation to assign, grant, convey or license, any rights to the invention.

I acknowledge the duty to file in this application notification of any change in status resulting in loss of entitlement to small entity prior to paying, or at the time of paying, the earliest of the issue fee after the date on which status as a small entity is no longer appropriate. (37 C.F.R. § 1.28(b)).

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I hereby declare that all statements made herein on knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent related thereto.

Inventor's Printed Full Name: Philip Carragher

Inventor's Signature: 

Date: 7-7-00

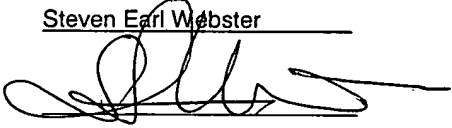
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